

# United States Bankruptcy Court

\_\_\_\_\_ District Of Oregon

In re Charles W. Carnese and Carol A. Carnese,

Case No. 17-31420-DWH13

## TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

Chalet Properties III, LLC

\_\_\_\_\_  
Name of Transferee

Name and Address where notices to transferee should be sent:

c/o BSI Financial Services  
1425 Greenway Drive, Ste 400  
Irving, TX 75038

Phone: 972-347-4350

Last Four Digits of Acct #: 3725

Ditech Financial LLC fka Green  
Tree Servicing LLC

\_\_\_\_\_  
Name of Transferor

Court Claim # (if known): 5-1

Amount of Claim: \$424,132.65

Date Claim Filed: 5/31/17

Phone: \_\_\_\_\_

Last Four Digits of Acct. #: 3725

Name and Address where transferee payments should be sent (if different from above):

c/o BSI Financial Services  
314 S. Franklin Street, 2nd Floor  
Titusville, PA 16354

Phone: \_\_\_\_\_

Last Four Digits of Acct #: \_\_\_\_\_

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Michelle R. Ghidotti-Gonsalves  
Transferee/Transferee's Agent

Date: 11/16/18

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.*



314 S Franklin St. / Second Floor  
PO Box 517  
Titusville, PA 16354  
800-327-7861  
814-217-1366 Fax  
<https://myloanweb.com/BSI>

09-27-2018

Sent via First Class Mail

New Account Number: 1 REDACTED  
Old Account Number: D  
Property Address: 2536 SE MARKET ST  
PORTLAND OR 97212

CHARLES W CARNESE  
111 SW ST AVE STE 19  
PORTLAND OR 97204

## NOTICE OF SERVICING TRANSFER

The servicing of your mortgage loan is being transferred to BSI Financial Services, effective 09-19-2018. The transfer of servicing does not affect any term or condition or the mortgage loan other than terms directly related to the servicing of the loan.

### WHAT THIS MEANS FOR YOU

After this date, BSI Financial Services will be collecting your mortgage loan payments from you. As referenced above, your loan number may have changed; however, nothing else about your mortgage loan will change.

DITECH FINANCIAL, your prior servicer, was collecting your payments. DITECH FINANCIAL will not accept any payments received by you after the day preceding 09-19-2018, at which point BSI Financial Services, as your new servicer, will start accepting payments received from you going forward.

**Customers can send all payments due on or after 09-19-2018, to BSI Financial Services at this address:**

**Via First Class Mail**

BSI Financial Services  
PO Box 679002  
Dallas, TX 75267-9002

**Via Priority or Overnight Mail**

BSI Financial Services  
Lockbox Number 679002  
1200 E. Campbell Rd. Ste. 108  
Richardson, TX 75081

If you have any questions for either your prior servicer, DITECH FINANCIAL, or your new servicer, BSI Financial Services, about your mortgage loan or this transfer, please contact them using the information below:

**Prior Servicer**

DITECH FINANCIAL  
Customer Care  
PO BOX 6172  
RAPID CITY SD 57709  
800-643-0202

**New Servicer**

BSI Financial Services  
Customer Care  
314 S Franklin St, 2nd Floor  
Titusville, PA 16354  
800-327-7861

**Under Federal law, during the 60-day period beginning on the effective date of the transfer of the loan, a loan payment received by your old servicer on or before its due date (including any grace period allowed under the mortgage loan instruments) may not be treated by the new servicer as late, and a late fee may not be imposed on you.**

This letter is being sent on behalf of BSI Financial Services by its servicing agent, BSI Financial Services.  
BSI Financial Services is a licensed mortgage servicer and debt collector. BSI Financial Services BSI NMLS # 38078

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

**Automatic Withdrawal Customers:** If your payments are currently set for automatic withdrawal from your checking or savings account, DITECH FINANCIAL will discontinue the auto-withdrawal service on 09-18-2018.

**Next Steps:** Please be sure to send a check to BSI Financial Services for your next payment along with the enclosed temporary coupon. If you would like to continue having your payments automatically withdrawn, BSI Financial Services would be happy to set you up on our Automatic Withdrawal Program (ACH). Please complete the attached Automatic Clearing House (ACH) Application and return to BSI Financial Services via fax or mail as outlined in the application. If you need assistance in completing the application, please contact our Customer Care department at 800-327-7861.

You will be receiving a monthly statement in the mail from BSI Financial Services. The following payment options are available to make your mortgage payment: regular mail, expedited or overnight mail such as UPS or FedEx at the addresses provided above; complete the attached Automatic Clearinghouse Application to participate in ACH weekly, bi-weekly, or monthly; schedule a one-time or recurring payment via <https://myloanweb.com/BSI>; Pay by Phone by calling 800-327-7861; and, and Western Union using the city code "BSI" and the state "PA".

We look forward to servicing your loan. Please contact us at 800-327-7861 with any questions or concerns.

Sincerely,  
Customer Care Department  
BSI Financial Services  
NMLS # 38078; # 126672

\* This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Important note about insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may not affect your insurance because we do not service mortgage life or disability premiums. However, if you wish to retain optional insurance, we would suggest that you contact your current optional product service provider.

## Qualified Written Request - Notice of Error or Information Request

Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence (other than notice on your payment coupon or other payment medium supplied by us) regarding the servicing of your loan which identifies your name, account number, and the specific reasons for the request, such as an error on your loan account or a request for information. Any qualified written request you wish to submit must be sent to:

**BSI Financial Services**  
Attn: Qualified Written Requests  
314 S Franklin St / Second Floor  
PO Box 517  
Titusville, PA 16354

This letter is being sent on behalf of BSI Financial Services by its servicing agent, BSI Financial Services.  
BSI Financial Services is a licensed mortgage servicer and debt collector. BSI Financial Services BSI NMLS # 38078

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



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<https://myloanweb.com/BSI>

09-27-2018

REDACTED  
RE: Account Number:  
Property Address: 2536 SE MARKET ST  
PORTLAND OR 97212

CHARLES W CARNESE  
111 SW ST AVE STE 19  
PORTLAND OR 97204

Dear Borrower:

Welcome to BSI Financial Services. The servicing of your loan with DITECH FINANCIAL has been transferred to BSI Financial Services, and BSI Financial Services is servicing the loan on behalf of the current creditor CHALET PROPERTIES III, LLC, to whom the debt is owed.

As of the date of this letter, your total unpaid principal balance is \$278,132.15 due to CHALET PROPERTIES III, LLC, and your escrow account balance is \$-59,118.67. Your next payment due is in the amount of \$2,820.82. Your current interest rate is 5.88%.

The total debt inclusive of all past due interest and fees, if any, is \$448,222.68. Because of interest, late charges, and other charges that may vary from day-to-day, the amount due on the day you pay may be greater; therefore, if you pay the amount shown above, an adjustment may be necessary after we receive your payoff funds. **Please contact BSI Financial Services at 800-327-7861 within 48 hours of when you intend to remit payoff funds to confirm the payoff amount.** We will inform you of any adjustments prior to posting the payoff funds.

For further information, please write to us at the address listed above or call us toll-free at 800-327-7861. Monday - Friday 8:00 a.m. - 11:00 p.m. (ET) and Saturday 8:00 a.m. - 12:00 p.m. (ET).

Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of the judgment and mail you a copy of the judgment or verification. Upon your written request for the name and address of the original creditor within the thirty (30) day period after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor. Your loan may be sold by the current creditor to another party at any time.

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. Please send the written request to:

BSI Financial Services  
**Attn: Customer Care**  
314 S Franklin St, Second Floor  
PO Box 517  
Titusville, PA 16354

BSI Financial Services may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. You have the right to dispute the accuracy of the information reported by submitting a Qualified Written Request. Submitting a Qualified Written Request does not relieve the customer of the responsibility of making their scheduled payments.

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If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

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**Qualified Written Request - Notice of Error or Information Request:** Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence (other than notice on your payment coupon or other payment medium supplied by us) regarding the servicing of your loan which identifies your name, account number, and the specific reasons for the request, such as an error on your loan account or a request for information. Any qualified written request you wish to submit must be sent to:

BSI Financial Services  
Attn: Qualified Written Requests  
314 S Franklin St / Second Floor  
PO Box 517  
Titusville, PA 16354

If you have any questions or concerns, please contact our office toll-free at 800-327-7861.

Sincerely,  
BSI Financial Services  
NMLS # 38078; # 126672

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Enclosures:  
Temporary Coupon  
Automatic Clearing House Application ("ACH")  
Servicemembers Civil Relief Act Notice  
Fees and Costs

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